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EXAMINER				
JANVIER, JEAN D				
ART UNIT		PAPER NUMBER		
3688				
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12/22/2008		PAPER		

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

# Office Action Summary

**Application No.**

09/885,970

**Applicant(s)**

FOGELSON, BRUCE A.

**Examiner**

JEAN JANVIER

**Art Unit**

3688

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 24 September 2008.  
2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.  
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-58 is/are pending in the application.  
4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.  
6) ☒ Claim(s) 1-58 is/are rejected.  
7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.  
8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.  
10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some \* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☐ Notice of References Cited (PTO-892)  
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)  
3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date: \_\_\_\_\_  
4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date: \_\_\_\_\_  
5) ☐ Notice of Informal Patent Application  
6) ☐ Other: \_\_\_\_\_

### **Response to Applicant's Arguments**

First of all, the Examiner acknowledges the submission of a 131 Affidavit, filed on 09/18/08, which represents a statement from the Inventor himself. To begin, the Rothstein's reference has been used several times and the Applicant did not attempt to antedate the reference. Further, the Rothstein's reference talks about placing ads on behalf of one or more advertisers in an ad book, while the basic function of the claimed invention is to raise money for a non-profit organization by placing ads, related to supporters, in a printed material or in an ad book and to receive pledges from the supporters. Indeed, the ad book is used in the alternative. Here, "it is not enough merely to show possession of what the reference happens to show if the reference does not teach the basic inventive concept". In addition, the Rothstein's reference was filed on 03/10/00, while the present Application was filed on 06/21/01, more than two years after the Applicant had this idea in 1,999 and more than thirteen months after the filing date of the reference. In this case, the Affidavit cannot antedate the reference, which does not address the basic concept of the claim invention, as admitted by the Applicant, for the Rothstein's reference discloses an ad book recited in the alternative in the claimed invention.

Second of all, contrary to the Applicant's contention, Rothstein discloses an ad book containing one or more advertisements on behalf of one or more advertisers or sponsors or supporters, which is similar to the ad book recited in the claimed invention, which includes one or more advertisements related to one or more sponsors or supporters. Here, whether or not the ad-book system of Rothstein is used for commercial purpose, while the claimed ad-book system is used for fundraising activities is, at best and in view of those well known fundraising methods, an obvious modification as featured in the Office Action. Further, in both cases, the

advertisements contained in the ad book may be commercial advertisements sponsored or supported by commercial entities or supporters and thus, the advertisements are commercial advertisements. Additionally, the specific content of the advertisements is a non-functional non-descriptive material. Contrary to the Applicant's remarks, in the limitation "wherein the ad or message in the ad-book or related publication contains **laudatory statements about the recognized not-for-profit organization**", the specific content of the ad is a **non-functional and descriptive material**. Indeed, the difference therein, if any, is only found in the non-functional descriptive material and is not functionally involved in the method (or structurally programmed) steps recited in the claims. Here, the steps of preparing and placing by a sponsor or supporter an ad in the ad book would be achieved in the same manner regardless of the type of data or content (**laudatory statements about the recognized not-for-profit organization**) printed or displayed together with an ad content. **Hence, this descriptive material will not distinguish the claimed invention from the prior art in terms of Patentability. See In re Gulack, 703 F.2d 1381, 217 USPQ 401, 404 (Fed. Cir. 1983); In re Lowry, 32 F.3d 1579, 32 USPQ2d 1031 (Fed. Cir. 1994). Such data content does not functionally relate to the method steps and the subjective interpretation of the data content does not patentably distinguish the claimed invention over the prior art (See also MPEP 2106.01 [R-5]). The latter findings are well within the level of skills of an ordinary practitioner.** At best, the specific content of the ad is a matter of desires, which does not directly impact the functionality of the system by which a sponsor or supporter places an ad in an ad book and the fee paid by the supporter financially helps the entity related to the ad book system. Moreover, "wherein the ad or message in the ad-book or related publication contains **laudatory statements about the recognized not-for-profit organization**"

represents an “Intended Use” recitation. In another aspect, since the ad is placed by an advertiser or supporter, supporting the non-profit organization, it is rather unclear how **“incorporating laudatory statements on behalf of the non-profit organization into the sponsors’ or supporters’ ads”** would help an advertiser or supporter whose goal is to promote his business. By advertising in the ad book, the sponsor or supporter has indicated his support for the non-profit organization.

Third of all, Applicant improperly incorporates the Burke’s reference in the arguments. However, Burke was not expressly used in the rejection; it was simply cited for disclosing a fundraising method. Furthermore, although it appears that the Applicant requests in general specific references in support of the “Official Notice”, however, the request is improper since the Applicant fails to point out any deficiency therein based on the current state of the prior art or the Applicant’s understanding of the materials presented in the “Official Notice”. Indeed, contrary to the Applicant’s conclusion, the “Official Notice” is proper for the materials or facts recited therein are well known and capable of instant and unquestionable demonstration (MPEP 2144.03). In addition to discussing those examples during the interview with the Applicant, the Examiner has cited the Burke’s reference. Finally, the Applicant respectfully requests specific references be provided regarding the use of firewalls in the context of a website used for selling ad for charity in support of the “Official Notice”. Once again, this request is improper for the Examiner has taken “Official Notice” only for the firewall and it is the combination of the “Official Notice” and Rothstein that produces the argued limitation. In fact, any patent and NPL search will produce scores of firewall references. The

purpose of a firewall software or module is to protect content stored on a computer regardless of what the content is used for. In short, since the materials recited in the “Official Notice” have been submitted in several Office Actions and have not been properly or officially challenged, such materials or assertion have herein been recorded as fact or prior art.

Therefore, the Applicant’s request for allowance or withdrawal of the last Office Action has been fully considered and respectfully denied in view of the foregoing response since the Applicant’s arguments as herein presented are not convincing and thus, the current **Office Action has been made Final.**

#### **DETAILED ACTION**

##### *Specification*

##### *Claim Status*

Claims 1-58 are currently pending in the Application.

##### **General Comments**

Here, “receiving a pledge or contribution from the member, supporter or contributor on behalf of the recognized not-for-profit organization” is accomplished when the member places an ad in the ad-book and is charged a fee. The fee paid by the member for the ad placement therein represents a donation or contribution to the organization or a pledge by the member to donate or contribute such amount or fee to the organization fundraising activity until the member actually places the ad in the ad-book and the related fee or charge is received. In other words, broadly interpreted, the fee paid by the advertiser or member for agreeing to place or for placing an ad in the ad-book, used by the organization as a fundraising vehicle, is a pledge to contribute to the organization fundraising effort.

### **Claim Objections**

Claim 50 is objected to because of the following informalities-

Concerning claim 50, "organizations" should apparently be --organization--.

Appropriate correction is required.

### ***Claim Rejections - 35 USC § 112***

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1, 17, 18, 28, 29 and 50 (including their dependent claims) are rejected under 35 USC 112(2) as being indefinite for including the phrase "governmentally recognized not-for-profit". It is rather unclear what the metes and bounds of "governmentally recognized" are. It appears that the Applicant can overcome this rejection by simply using "recognized not-for-profit"

Claim 28 (including its dependent claims) is rejected under 35 USC 112(2) as being confusing for reciting "means for receiving contribution from the contributor on behalf of the recognized not-for-profit organization" since the claim is a method or process claim. In other words, a method claim cannot include a "means for" function in this manner. .

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

- (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a

whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

**Claims 1-9, 12-15, 16-27, 28-37, 40-49 and 50-58 are rejected under 35 U.S.C. 103(a) as being unpatentable over Rothstein, US PUB, 2002/0188532A1.**

**(Here, “receiving a pledge or contribution from the member, supporter or contributor on behalf of the recognized not-for-profit organization” is accomplished when the member places an ad in the ad-book and is charged a fee. The fee paid by the member for the ad placement therein represents a donation or contribution to the organization or a pledge by the member to donate or contribute such amount or fee to the organization fundraising activity until the member actually places the ad in the ad-book and the related fee or charge is received. In other words, broadly interpreted, the fee paid by the advertiser or member for agreeing to place or for placing an ad in the ad-book, used by the organization as a fundraising vehicle, is a pledge to contribute to the organization fundraising effort).**

As per claims 1-9, 12-15, 16-27, 28-37, 40-49 and 50-58, Rothstein discloses an apparatus and method for advertising in electronic documents (ad books). According to one implementation, the method includes receiving an electronic book from a publisher (organization), receiving one or more electronic ads from one advertiser (supporter), inserting the electronic ads into the electronic book to create an enhanced electronic book or ad book **(classifying the received ads into an electronic ad book)** and sending the enhanced electronic



book to a customer for viewing or reading the advertisements included in the ad book (See abstract; figs. 1-5; paragraph [0006]).

In general, publishers have begun to provide more substantial electronic documents, which are referred to herein as "electronic books." An example of an electronic book is a book that has been converted to electronic form for download and display. Electronic books have been developed for PDAs such as the Palm-Pilot and Windows CE devices. One supplier of such books is Peanut Press (www.peanutpress.com). See paragraphs [0004] and [0002], [0003] and [0005].

Rothstein discloses, in one embodiment, that the electronic ads are received from one or more advertisers over a network. When an enhanced electronic ad book, containing electronic ads associated with one advertiser, is sent to a customer via a hyperlink, a debit entry is created in the advertiser's account. Subsequently, the advertiser is billed according to the entries in the advertiser's account (charging the advertisers, members or supporters a fee for inserting the ads in the ad book and for providing the ads via the ad book to the customer (providing the ad book to the user). See paragraphs [0008], [0007] and [0009].

Rothstein further discloses, in another aspect, that the location within the electronic book (ad book) for insertion of an ad is determined according to one or more keywords associated with the electronic ad. The keywords can be supplied by the **advertiser that** provided the ad. Pages within the electronic book can be scored according to the keywords and a suitable location is selected according to the score. Further, the electronic ads are inserted within a structured electronic document, such as a sound file or video file. See paragraphs [0010]-[0013].

Please consider the entire disclosure.

As per claims 1, 28, 29 and 50, although in Rothstein's, the "ad book", having one or more ads crafted by advertisers or contributors and inserted therein, can be used for any purpose, however, Rothstein does not expressly disclose that the contributor or advertiser uses a preparation tool or software stored on a server to craft or create an ad that is to be inserted in the ad book and that the organization (publisher) uses the "ad book", having inserted therein one or more ads placed by advertisers or supporters, as a fund raising vehicle by charging a fee to a supporter for agreeing to place or for placing an ad in the ad-book (receiving a pledge or contribution from a supporter for agreeing to place an ad in the ad-book).

"Official Notice"

However, it is common practice in the art for an organization or a third party (merchant or a clearinghouse) to raise funds on behalf of a non-profit or charitable organization using a plurality of well-known methods (see the Burke's Patent cited in the conclusion section for instance). For example, "Street News" is a local newspaper published by an organization in New York City on behalf of the Homeless. The organization solicits and receives ads from advertisers or supporters, supporting the Homeless cause, and the advertisers' messages are placed or displayed in the newspaper that is distributed and sold to the public at large and the advertisers or supported are billed for placing their ads in the newspaper (**receiving a pledge or contribution from a supporter or advertiser for agreeing to place an ad in the "Street News" newspaper or ad-book**). The revenue collected from the sale of the newspapers and advertising space to the

advertisers is used, minus the overhead cost, to help provide food, housing and so on to the NYC Homeless.

In addition, an organization or individual selling “Special” greeting cards to raise funds for the needed solicits ads from advertisers or supporters willing to place ads for a fee in the “Special” greeting cards before they are being printed and sold to the public or supporters, wherein the revenue collected from the sale of the greeting cards and advertising space to the advertisers is used, minus the overhead cost, to help the needed.

Moreover, church bulletins, containing information regarding church activities including hymns, often have displayed thereon in the back portions announcements and advertisements on behalf of local advertisers or supporters or contributors for an advertising fee and the revenues raised through this process help cover the churches overhead cost. For instance, Holy Name Church, located in New York City, often prints in the back of its French bulletins (ad books), related to its French Mass or Service (particularly during Easter Sunday, New Year’s Day Service), a plurality of advertisements associated with local businesses or advertisers (displaying a plurality of advertisements in a bulletin or in an ad book of a church member) and the revenues collected from the advertisers or businesses (contributors or donors) for printing their advertisements on the bulletins help cover the Church overhead cost. In turn, the advertisers can claim the advertising fees as either business expenses or a deductible charitable contribution to support the Church. It is also customary that the advertisers often prepare or craft the advertising messages, related to the advertisements, and send them to a Church’s Representative to be printed in the bulletins (ad-books).

It is also common practice in the art to allow an advertiser or an agent working on behalf of an advertiser to connect, over a network, to a server and download therefrom a tool or software used to craft or create one or more advertisements. For instance, an advertiser or an agent visits a web site or advertising medium connected to a computer network, such as the Internet, and retrieves a tool or software stored on a web server coupled to the web site and creates in real-time, using provided audio, video, etc, one or more advertisements to be stored on the server database for later retrieval and display to visitors of the site. Cost information, related to displaying the crafted advertisements to the visitors, is also provided to the advertiser or agent during the course of creating the advertisements. Furthermore, it is customary in the art that an advertiser may craft or create an ad that is to be displayed in a printed medium or publication, such as a newspaper, magazine, et cetera, subsequent to receiving a quote or cost related to the display of the ad in the print medium (See the Carney's references and cited therein).

Further, using the "ad book", having inserted therein ads placed by advertisers or supporters, as a vehicle to raise funds on behalf of charities is an "intended use" recitation. In other words, using the money collected from the advertisers for a particular purpose, such as a fundraising, is an "intended use" that does not impact the content of the ads per se and the manner in which the ads are created and placed into the "ad book". The same "ad book" could be used to raise money for any other project. In other words, the purpose or the specific use of the "ad book", having ads inserted therein, does not immediately impact the functionality of the system.

Finally, in limitation "wherein the ad or message in the ad-book or related publication contains laudatory statements about the recognized not-for-profit organization", the specific

content of the ad is a non-functional and non-descriptive material. In other words, the specific content of the ad is a matter of desires, which does not directly impact the functionality of the system.

Therefore, it would have been obvious to an ordinary skilled artisan, using or implementing the system of Rothstein at the time of the invention, to incorporate the above disclosure ("Official Notice") into the system of Rothstein so as to use the "electronic book" or "ad book" or publication as a vehicle to raise money or funds, by inserting therein a plurality of advertisements from a plurality of advertisers who are charged a fee for such a service, for any purpose including, but not limited to, raising funds on behalf of a charity or non-profit organizations, wherein the advertisers craft or create the advertising messages or advertisements in real-time using a tool or software available on a server database coupled to the host or distributor's web site, wherein an organization or non-profit organization (distributor) solicits ad placements, into the publisher's electronic book (enhanced electronic book or ad book), (Street News) newspaper, greeting cards, church bulletins, et cetera, from advertisers or supporters, supporting the organization cause, and the advertisers' messages are placed or displayed in the electronic "ad book" or physical "ad book" or publications (such as newspapers, greeting cards and so on) distributed and/or sold to the public at large and the advertisers or supported are billed for placing their ads in the "ad book" or publication and wherein the revenues collected from the sale of advertising space, in the electronic book, (Street News) newspaper, church bulletins et cetera, to the advertisers or supporters are used, minus the overhead cost, to financially help the organization or to provide food, housing/shelter and so on to the Homeless, poor and the needy,

thereby allowing an advertiser or contributor to use a tool or software stored in an online server or system database to create or prepare in real-time an ad that is to be inserted in an ad-book or publication, while providing an easy means or vehicle used by an organization or charity to raise needed funds, wherein the collected funds, minus the overhead cost, are used to continue to provide the necessary and indispensable assistance to the poor and needy and while featuring the company or publisher (and/or distributor) associated with the electronic "ad book" as a company that cares for the poor, which in the end helps improve the company or publisher's image through a good PR (Public Relations).

As per claims 10-11 and 38-39, although Rothstein silently or implicitly supports at least the use of login names and passwords by at least the publishers and the advertisers to upload electronic books and advertisements data respectively onto the web server 220 of fig. 2, however, Rothstein does not explicitly disclose that the web server comprises **a firewall for maintaining security**.

"Official Notice".

However, it is common practice in the art of computer technology to use or install a firewall module (software) on a file server or local terminal to prevent unauthorized users from accessing the server or terminal, thereby securing or protecting data stored on the server or terminal.

Therefore, it would have been obvious to an ordinary skilled artisan, using or implementing the system of Rothstein at the time of the invention, to incorporate the above disclosure ("Official Notice") into the system of Rothstein so as to install a firewall module on

the web server 220 to thereby protect the data, such as advertisement data and electronic book data, stored on the server by preventing unauthorized users from accessing the server, while providing a greater layer of security at the server side, as would have understood an ordinary skilled artisan.

### **Conclusion**

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

US2008/0022010 to Franklin discloses a system for establishing a dedicated Internet connection between a user and a marketer. The connection is initiated by a customer downloading a framework program for a viewer. Thereafter, as content is communicated to the user, it is included with program code used with the framework program to enhance the presentation capabilities of the viewer. More robust presentations are thus enabled over a one-to-one channel (See abstract).

US 2005/0209914 to Nguyen discloses a method and apparatus for providing enterprise event marketing and management automation. A website is provided that includes online tools for event marketing and management. A user in communication with the website is allowed to create an event page and a registration page associated with the event page, utilizing the online tools. The event page includes a link to the registration page. The event page is forwarded to a participant to enable the participant to establish communication with the registration page utilizing the link. The registration page is forwarded to the participant to be completed and returned in response to the communication and a confirmation is communicated to the participant in response to receiving the registration page and response. Information received from the

participant is communicated to the user in order to allow for further event organization and management (See abstract).

US 2002/0049816 to Costin discloses a fundraising system and method that allow users to raise money from friends and other entities over a distributed network, such as the Internet, is presented. The present invention provides online marketing applications for e-businesses by using the power of viral marketing to enable clients to attract new customers at a lower cost, and build brand loyalty. For example, the fundraising system of the present invention enables e-businesses to partner with causes, such as charitable, non-profit and community organizations, to host fundraising events online with interactive participation by all involved. For example, an e-mail networking component may enable fund-raisers to send out an infinite amount of requests supporting the cause they care about. Thus, for every fund-raiser, the host e-business gets a new flow of visitors to their site (See abstract).

US 2002/0029179 to Gruber discloses a system and method for on-line, interactive fundraising over a wide-area network is provided. The method includes hosting an organization's website including a plurality of hyperlinked web pages, displaying one or more virtual plaque web pages honoring donors, providing one or more donation and payment option web pages, the options selectable by a donor, and modifying or otherwise updating virtual plaques on the virtual plaque web pages when a donation is made. The method further includes creating a personalized donation page for the donor. The method further includes e-mailing the virtual plaques or the links thereto to potential donors, thereby spreading the message regarding the cause and increasing the likelihood of contribution from additional donors. The method further includes editing and modifying the virtual plaque. The virtual plaque can be static or a scrolling plaque.



The method additionally includes generating reports with information, such as total amount raised, number of donors, average amount of donations, deductions for tax purposes, etc (see abstract).

US PUB 2002/0162106 to Pickover discloses a system for choosing an advertisement based on the last media content monitored just before the break. Alternatively, the content of various past selections may be monitored and acted upon in selecting advertising content. In yet another embodiment the system may be proactive and accept input from the client. For example, if the user selects the "change channel" button on a remote TV control, the TV may ask, "Would you like to hear an ad on cars?" or "Press 1 for an ad on cars; press 2 for an ad on books." Each of the above choices would be facilitated by an intelligent agent as being part of the system. In the absence of any other guidance, with or without the involvement of an intelligent agent, the advertisement to be presented may be determined by the queuing sequence of advertisements in the storage element (See abstract and [0010]).

**USP 6, 112, 191 to Burke** discloses an "open" POS network having a spending /saving system consisting of registered subscribers/payors, who tender payments exceeding the balance due or the transaction values during transactions at registered retailers' POS terminals, wherein the differences or excess funds between the received payments and the transaction values or retail prices are calculated or computed by the POS terminals or ECRs and deposited in an internal payor's or consumer's account maintained by merchants or retailers MC, related to the POS terminals, who in turn transfer the excess payments or collected differences to a single clearinghouse computer CCC, for further processing, on behalf of an identified payor or customer who identifies himself via a subscriber card swiped at the POS terminal or entering an

account code therein. Further, the system allows each subscriber or SP the ability to make multiple deposits in various cross country locations at related and unrelated merchants' POS terminals, wherein the subscriber or payor can contribute as little as **a penny** in a transaction in 24 hour period. The storing of the differences or excess payments corresponding to the payor into the merchants' system databases or remote terminals can be conducted online or offline. At the completion of a specified period (periodically or weekly or daily) or when a certain threshold amount (like \$50.00) is reached, the total off-line transaction file, associated with the identified customer, stored in the merchant terminal internal databases is then batched online from each individual merchant's local database to the clearinghouse central computer CCC, **which transmits the collected differences or pennies via an EFT system to a PC related to at least one payor's selected provider account or PA, which can be banks, insurance companies, security firms, for deposits or savings and investments** and the payor or the registered or enrolled customer can determine how to use the savings. **Moreover, the PA, such a bank, a security firm or any other investment firm, will manage the subscriber's or SP's account in accordance with the subscriber's instructions.** The POS terminals at the merchants transfer the subscribers' excess payments or the differences or change due to the clearinghouse central computer or CCC in real-time via communication link CS. The subscribers can specify or have full control over the amount of excess payments they want to contribute or deposit into their accounts at one or more PAs, such banks, security firms, insurance companies or other investment entities (See abstract; col. 2: 45 to col. 3: 14; col. 3: 14-30; col. 3: 31-35; col. 3: 49-64; col. 4: 46-62; col. 4: 63 to col. 5: 40; col. 9: 1-15).

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication from the Examiner should be directed to Jean D. Janvier, whose telephone number is (571) 272-6719. The aforementioned can normally be reached Monday-Thursday from 10:00AM to 6:00 PM EST. If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's Supervisor, Mr. Eric W. Stamber, can be reached at (571) 272- 6724.

Non-Official- 571-273-6719.

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12/15/08

/J. J./

/Jean Janvier/

Primary Examiner, Art Unit 3688

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Art Unit: 3688

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